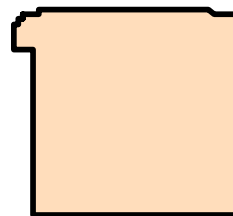
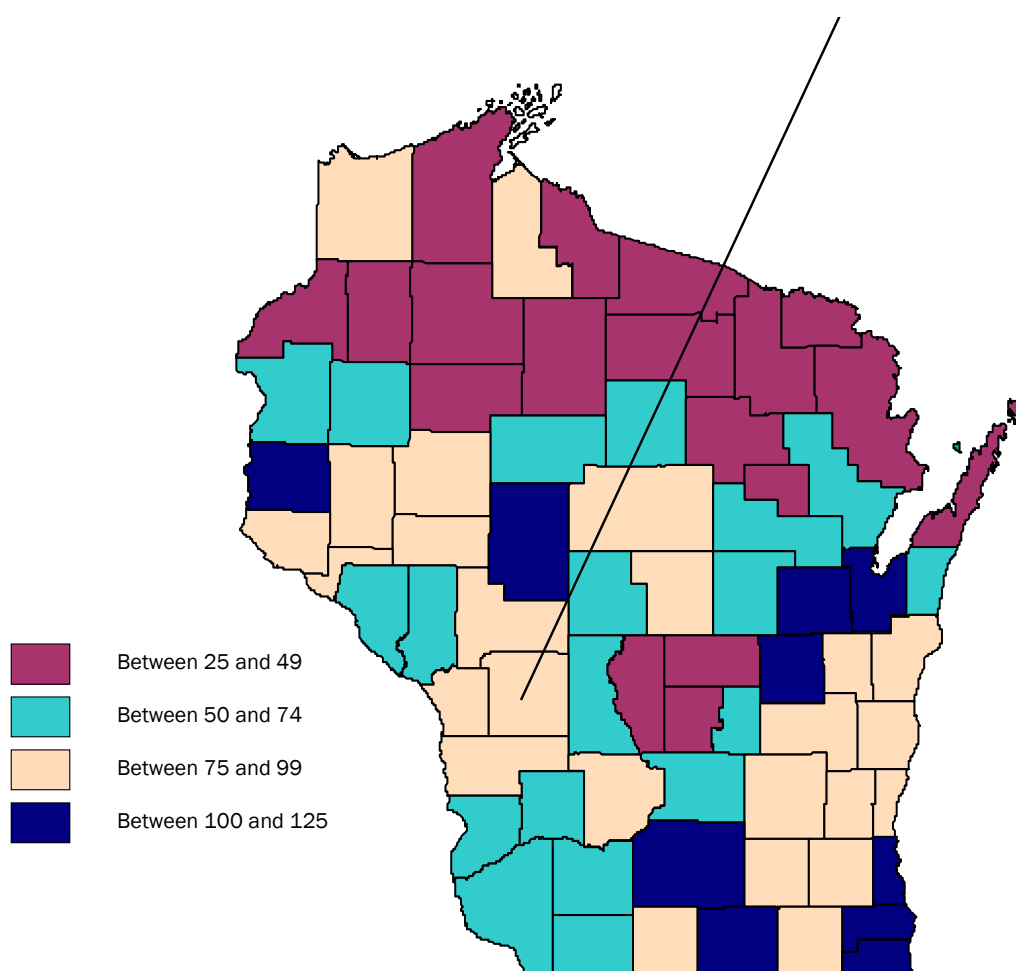


Monroe County Workforce Profile



The number of residents aged 25-29 years for every
100 residents aged 60-64 years in year 2025



Source: Wisconsin Department of Administration, Demographic Services Center and the U.S. Bureau of Census.

For comparison, it is projected that there will be 90 residents aged 25-29 for every 100 residents aged 60-64 in Wisconsin in 2025. Nationally, it is projected that there will be 101 residents aged 25-29 for every 100 residents aged 60-64. In 2003, Wisconsin had 146 residents aged 25-29 for every 100 aged 60-64.



County Population

From Census 2000 to January 2004 the population in Monroe County increased at a slower pace than in the nation and Wisconsin. The population increased 4.2 percent with the addition of 1,730 residents and ranked 23rd fastest growing among the state's 72 counties. All but five of the county's 34 municipalities added residents and six of the ten largest municipalities outpaced the percent increase of the county. The ten largest municipalities added 1,205 residents or 70 percent of the growth in the county.

Total Population

	April 2000 Census	Jan. 1, 2004 estimate	Numeric change	Percent change
United States	281,421,906	292,287,454	10,865,548	3.9%
Wisconsin	5,363,715	5,532,955	169,240	3.2%
Monroe County	40,896	42,626	1,730	4.2%
Largest Municipalities				
Sparta, City	8,648	8,994	346	4.0%
Tomah, City	8,419	8,648	229	2.7%
Sparta, Town	2,753	2,953	200	7.3%
La Grange, Town	1,761	1,837	76	4.3%
Byron, Town	1,394	1,465	71	5.1%
Little Falls, Town	1,334	1,436	102	7.6%
Angelo, Town	1,268	1,303	35	2.8%
Tomah, Town	1,194	1,261	67	5.6%
Cashton, Village	1,005	1,043	38	3.8%
Wilton, Town	925	966	41	4.4%

Source: Wis. Dept. of Administration, Demographic Services and U. S. Census Bureau

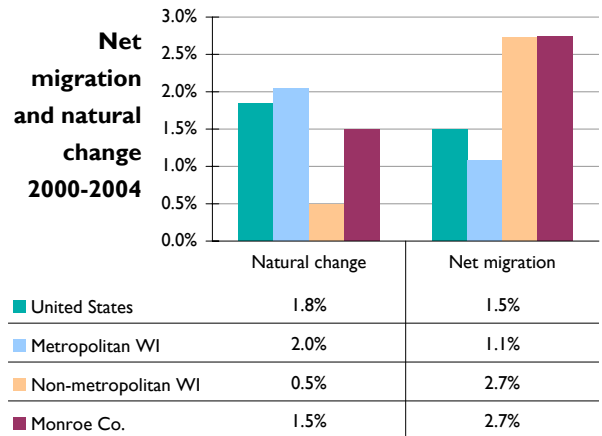
Most of these municipalities, as well as the county, are growing because they not only attracted new residents from other areas but added residents from natural causes (births minus deaths).

The increase in county population from migration, more people moving into the county than leaving, was twice the increase attributed to natural causes. The migration rate in Monroe County of 2.7 percent greatly exceeded the Wisconsin rate of 1.6 percent but not the rate of other non-metropolitan counties in Wisconsin. A significant share of the net migration to non-metropolitan counties occurs in counties adjacent to metro areas and state borders. While Monroe County did attract new residents in towns closest to the City of La Crosse the largest increases occurred in the Cities of Sparta and Tomah.

In addition to the increase from migration

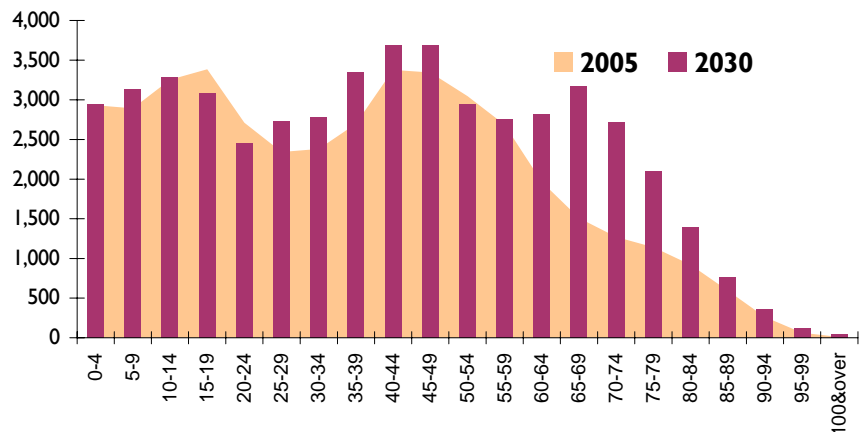
the population increased when the 2,162 births since 2000 exceeded deaths by 610. The fertility rate (see glossary) in the county of 67.8 also exceeds the state rate of 58.7 and ranked 4th highest in the state. However, in spite of recent births, the trend in the county is still toward an older population.

Roughly 18 percent of the population is currently over 60 years old but by 2030 that share expands to over 27 percent. In contrast, 36 percent of the current population is under 25 years old and that shrinks to 30 percent by 2030. The population in the middle age groups, 25 to 59 years old, will shift from 46 percent of the population in 2000 to 44 percent in 2030. This trend is dramatized in the bottom graph where the 'hill' created by baby-boomers, currently 40 to 59 years old, is higher than other age groups and continues to be significant in the next 25 years.



Source: WI Dept. of Admin., Demographic Services and U. S. Census Bureau

Population by Age Groups in Monroe County



Source: WI Dept. of Administration, Demographic Services

Future Population and Labor Supply

The impact of an aging population is perhaps more obvious in terms of services that they will require. But it also impacts the availability of labor. Assuming that 65 years old represents an average age of retirement and that 18 years old represents high school graduation then a plot of the number of these residents points to a time when the first group exceeds the second in number. That convergence occurs in 2023 in Monroe County.

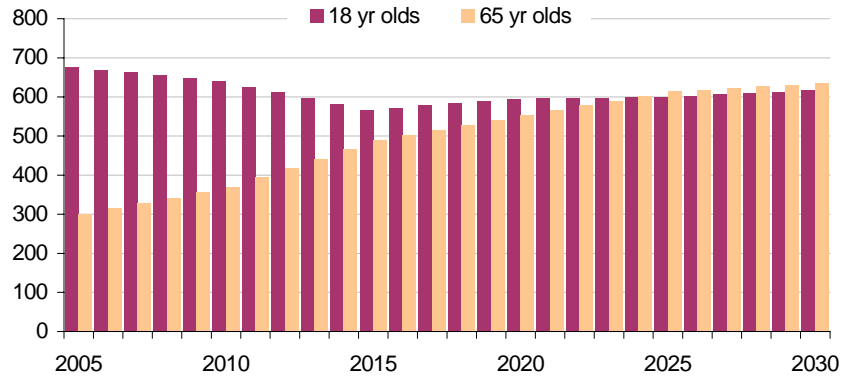
As residents age their participation in the labor force declines. Labor force participation rates (LFPR, see glossary) among the population 25 to 50 years of age generally exceed 85 percent in Monroe County. After 55 years the LFPR begins to drop and by 60 years it is nearing 50 percent.

As the population ages the number of residents may increase but increases in the labor force will stall.

Although county population is projected to increase 8.1 percent from 2010-2020 the labor force is projected to increase only 4.4 percent. In the ten years beyond 2020 the increase in population is projected to be 5.7 percent but the labor will increase be 2.2 percent. The three columns in the chart on the right illustrate labor force composition and size. Most notable is the increasingly larger sections representing workers over 55 years in the top sections.

This projection uses national assumptions that included a slight increase in the participation rates of older residents but did not factor in the lower participation rates of white resi-

Convergence of 18 & 65 year old population in Monroe County

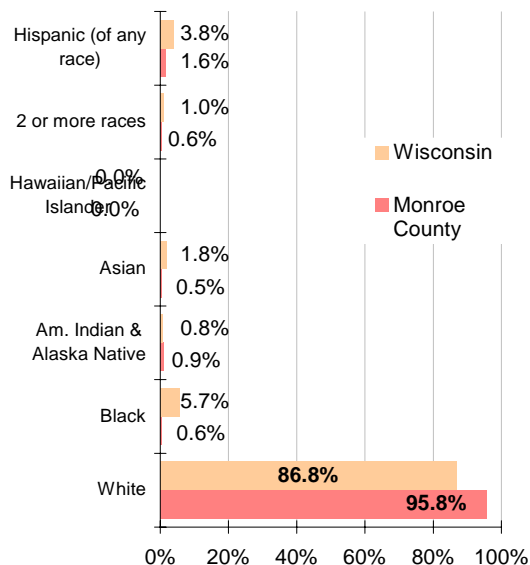


Source: WI Dept. of Administration, Demographic Services

dents; and, the population in Monroe County is 96 percent white. The largest ethnic group, Hispanic, comprises less than two percent of the total population.

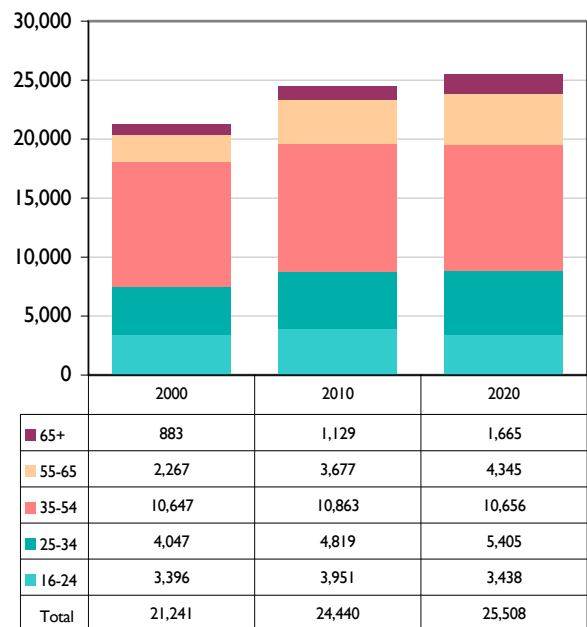
Two broad scenarios arise from the disparity in age and ethnicity: 1) there will be labor shortages due to retirements and the lack of replacement workers especially in occupations that rely on younger workers or require specialized skills; and 2) the aging population will impact the economy as an elderly population demands changes in the types of goods and services provided in local communities.

Race and ethnic distribution



Source: U.S. Census Population Characteristics Estimates, 2002

Monroe County Labor Force Projections by Age



Decade change	10.7%	15.1%	4.4%
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Source: DWD, Office of Economic Advisors, August 2004

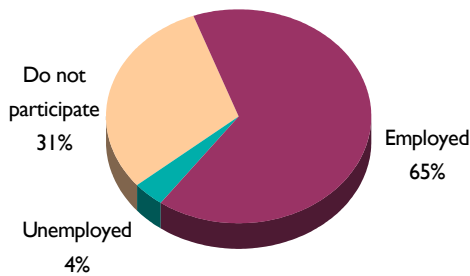
Current Labor Force

Labor force participation represents the share of population that is 16 years old and older that is either employed or unemployed. Participation rates in Wisconsin and the United States in 2003 were 72.9 and 66.3 percent, respectively.

In Monroe County the participation rate was 69.4 percent. That means that 31 percent of the population 16 years old and older did not participate. That includes some students and individuals who choose not to work including retirees. As

fewer new entrants to the labor force during the last recession is one of the reasons unemployment rates remained as low as they did. The unemployment rate in Monroe County in 2003 was 5.4 percent compared to a 11.3 percent unemployment rate following the 1981-82 recession when the baby-boomers were entering the labor force in droves.

Labor force participation in Monroe County



Source: DWD, Office of Economic Advisors, July 2004

Unemployment Rate Comparison



the population ages, more retirees will be included in the non-participating category by choosing not to work and the overall labor force participation rate will decline.

There will also be fewer new entrants to the labor force who are seeking first-time jobs and, consequently, fewer included among the unemployed. That, in turn, will produce lower unemployment rates. The fact that there were

Monroe County Civilian Labor Force Data

	1998	1999	2000	2001	2002	2003
Labor Force	19,901	19,265	20,006	20,791	20,774	21,807
Employed	19,022	18,519	19,098	19,678	19,626	20,634
Unemployed	879	746	908	1,113	1,148	1,173
Unemployment Rate	4.4%	3.9%	4.5%	5.4%	5.5%	5.4%

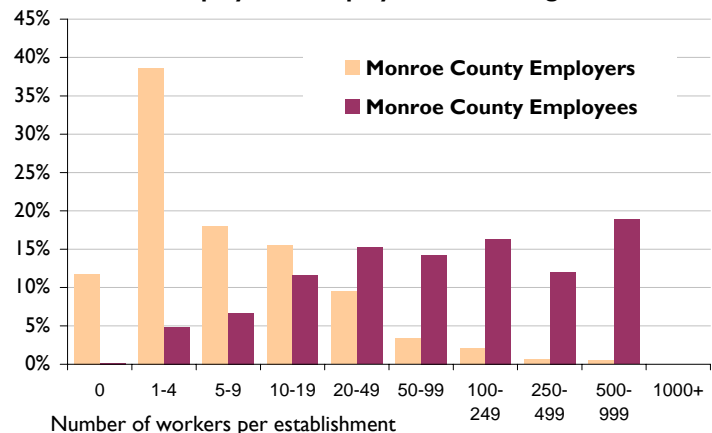
Source: WI DWD, Bur. of Workforce Information, Local Area Unemployment Statistics, 2003

Employers by Size

Nationwide, about one-quarter of the jobs are with employers that have 250 or more employees compared to roughly 31 percent in Wisconsin. It is similar in Monroe County. Of the roughly 17,750 jobs in the county 31 percent are with employers with 250 or more workers. In stark contrast, the share of employers with 250 or more workers comprises a little more than one percent of all employers in Monroe County similar to the share in the nation and in Wisconsin.

The greatest share of jobs in the county is with employers in the 500-999 employee range. However, the greatest share of employers, 51 percent, has less than five workers. The average employer in Monroe County has 18 employees, compared with 17 employees in Wisconsin and 13 in the United States.

Share of employers & employees in size range in 2003



Source: DWD, Bureau of Workforce Information, Table 221, July 2004

Industry & employers by size

It is important to note that while Wal-Mart is listed as the single largest employer in Monroe County, it is the military post in Monroe County that is responsible for the largest cash infusion into the county's economy. In 2003, Fort McCoy returned 266 million dollars to the local economy, for an estimated total economic impact of 613 million dollars. This is almost double the 357 million dollar estimated economic impact of the Fort in 2002. In addition, if one adds to-

gether the total employment at the Fort the grand total is almost 3,300 jobs, much higher than any other employer in the county. Workers working at the Fort technically work for a number of different employers including the Department of Defense, Griffin Services, Army and Air Force Exchange Service, Army Non-Appropriated Services, Blackstone Consulting and several others. None of these employers would exist in Monroe County if it weren't for the Fort.

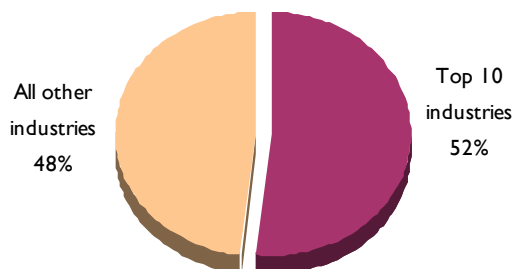
Top 10 Industries in Monroe County

Industry	March 2004		Numeric Employment Change	
	Establishments	Employees	2003-2004	1999-2004
Educational services	9	1,184	-13	-50
Food services & drinking places	69	1,169	-40	-18
Hospitals	3	1,115	39	5
Administrative & support services	20	1,021	52	576
National security & international affair	suppressed	suppressed	not avail.	not avail.
Truck transportation	44	914	37	137
Machinery manufacturing	8	745	25	5
General merchandise stores	suppressed	suppressed	not avail.	not avail.
Executive, legislative, & gen government	32	694	-25	-29
Warehousing & storage	suppressed	suppressed	not avail.	not avail.

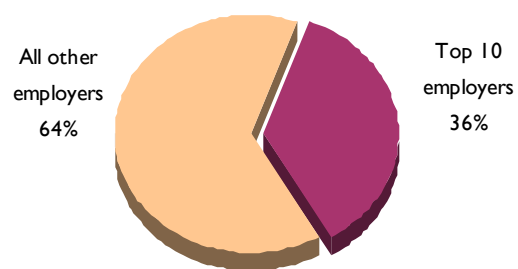
Top 10 Employers in Monroe County

Establishment	Product or Service	Size (Dec. 2003)
Wal-Mart Associates Inc.	General warehousing and storage	Over 999 employees
Department of Defense	National security	500-999 employees
Department of Veterans Affairs	Psychiatric and substance abuse hospitals	500-999 employees
Northern Engraving Corp.	Motor vehicle metal stamping	500-999 employees
Toro Mfg. LLC	Farm machinery and equipment manufacturing	500-999 employees
Cardinal Glass Industries Inc.	Glass product mfg. made of purchased glass	500-999 employees
Tomah Public School	Elementary and secondary schools	500-999 employees
County of Monroe	Executive and legislative offices, combined	500-999 employees
Sparta Area School District	Elementary and secondary schools	250-499 employees
Griffin Services Inc.	Facilities support services	250-499 employees

Share of jobs in top 10 industries in Monroe County



Share of Monroe County jobs with top 10 employers



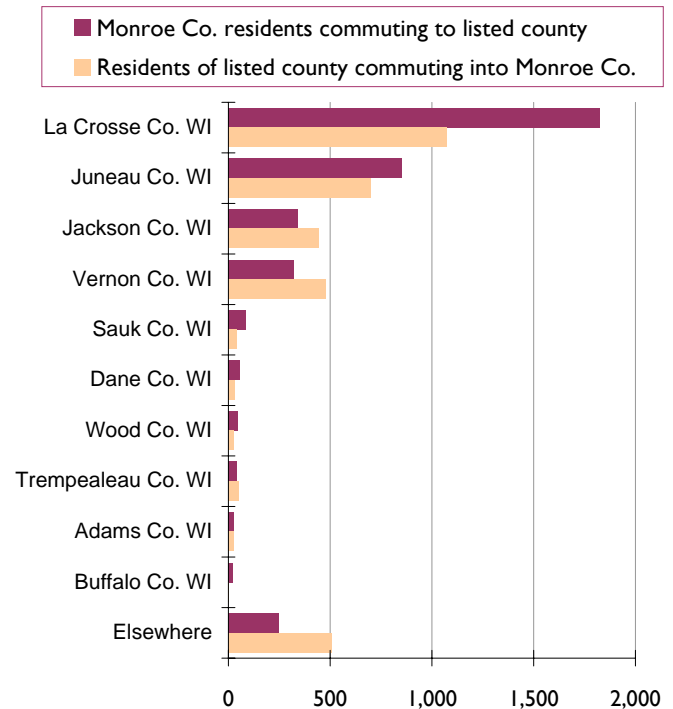
Commuting

In 2000, Monroe County workers were very mobile and many Monroe County residents worked in a place other than their county of residence. Generally they commute alone. In the 1990 Census, 66 percent of workers drove alone and 14 percent carpooled. According to Census 2000, 76 percent of Monroe County residents drive to work alone and 12 percent carpooled.

The average time it took Monroe County residents to get to work increased between 1990 and 2000 from 16.6 minutes to 19 minutes, respectively. The number of Monroe County residents commuting out of their county of residence to obtain work increased dramatically between 1990 and 2000, contributing to increasing commute to work times.

The number of workers commuting to La Crosse County increased from 61 residents in the 1990 to 752 in 2000, over a 1,000 percent increase. Several reasons exist for workers leaving Monroe for La Crosse including wages paid in La Crosse County that are generally higher than in Monroe and more management/professional positions that exist in La Crosse County than in Monroe County.

Monroe County employers gain workers each day from Jackson County, however, the amount of the gain fell from 376 residents in 1990 to 102 residents in 2000. The gain from Vernon County into Monroe County also fell, from 214 in 1990 to 153 in 2000.



Source: U.S. Census 2000, Special tabulations: Worker Flow Files

Key occupations & wages

Monroe County shares some job characteristics with neighboring counties and those similarities were used to form a 'labor supply area' with at least 40,000 jobs. This list includes wages for some of the occupations with the most employment in that area. It is significant because these 20 occupations provide approximately 14,600 jobs, or 36 percent of total employment, in the combined county area.

Each occupation includes a mean (average) and median (50th percentile) hourly wage probably the most frequently requested wage information. If the mean and median are relatively close the labor market for that occupation is probably tight and very competitive.

Ten of the 20 occupations typically require only short-term training and, for the most part, have a mean hourly wage under \$11/hour. There are also jobs on this list that typically require only moderate to long-term training periods and have mean wages that exceed \$11/hour. Three of the occupations typically require college degrees and they are among the highest paying on the list.

Occupation title	Hourly Wages			
	Mean	Percentile		
		25 th	50 th	75 th
Cashiers	\$7.59	\$6.46	\$7.44	\$8.52
Team assemblers	\$11.08	\$9.05	\$11.49	\$13.23
Truck drivers, heavy & tractor-trailer	\$20.47	\$16.17	\$21.25	\$25.54
Nursing aides, orderlies, & attendants	\$10.62	\$9.20	\$10.22	\$11.74
Janitors & cleaners, except maids & hskpg. cleaners	\$9.47	\$7.49	\$9.52	\$11.02
Waiters & waitresses	\$6.61	\$5.85	\$6.33	\$6.81
Laborers & freight, stock, & material movers, hand	\$9.30	\$7.06	\$9.42	\$10.90
Comb. food prep. & serving workers (fast food)	\$7.83	\$6.04	\$6.87	\$8.77
Retail salespersons	\$9.02	\$7.38	\$8.44	\$9.96
Office clerks, general	\$11.22	\$9.44	\$10.95	\$13.05
Registered nurses	\$22.72	\$19.68	\$22.32	\$25.65
Secretaries, except legal, medical, & executive	\$10.78	\$9.05	\$10.76	\$12.62
Packaging & filling machine operators & tenders	\$11.71	\$9.54	\$10.76	\$14.85
Bookkeeping, accounting, & auditing clerks	\$11.65	\$9.83	\$11.00	\$13.17
Industrial truck & tractor operators	\$12.90	\$10.93	\$12.56	\$14.18
General & operations managers	\$39.89	\$23.61	\$29.87	\$44.94
Elem. school teachers, except special ed.	-	-	-	-
1st-line supvsr/mgrs. of prod. & operating workers	\$21.67	\$13.95	\$18.34	\$24.11
1st-line suprvs/mgrs. of office & admin. support	\$18.13	\$13.50	\$16.71	\$21.20
Teacher assistants	-	-	-	-

Monroe County is part of an area which includes Adams, Jackson, Juneau, and Monroe counties.

DWD, Office of Economic Advisors, special tabulation using EDS and OES 2003

Employment and Wages

An increase of 0.5 percent, or 81 jobs, in payroll employment in Monroe County from 2002 to 2003 compares with the decline of 0.2 percent in Wisconsin jobs. The largest increase in employment occurred in the trade, transportation, and utilities group with the addition of 176 jobs. The increase in this group of 4.1 percent exceeded the change in Wisconsin of -0.3 percent. Annual average wages for workers in trade, transportation, and utilities of \$25,517 are 88 percent of the wages for similar work in the state.

The highest average annual wage in the county was earned by public administration workers and exceeded wages for similar work in the state. This includes work at two of the county's largest employers. Jobs with public administration employers comprise nearly 11 percent of the jobs in the county while payroll is 15 percent of the total paid by all employers in the county.

The distribution of total payroll and employment for the major industry groups in the county is detailed in the chart below. The trade, transportation, and utilities group is the largest with 24 percent of the total payroll and 25 percent of county employment. The second largest payroll and employment are with manufacturing employers. However, workers

Average Annual Wage by Industry Division in 2003

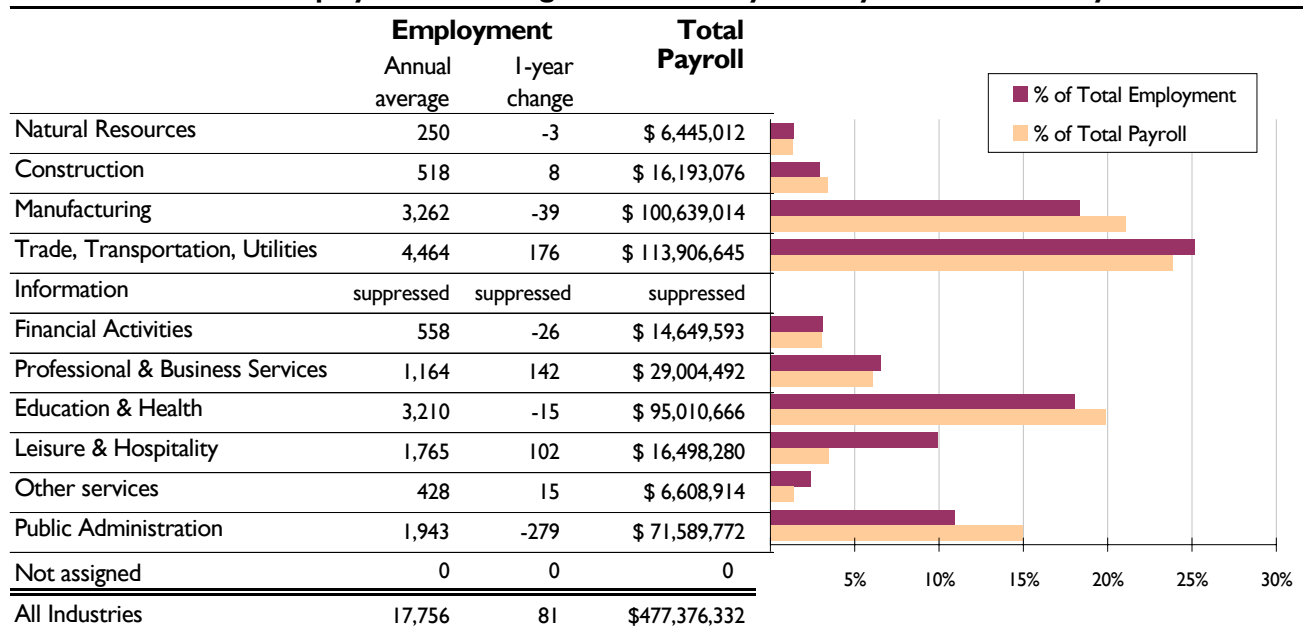
	Average Annual Wage		Percent of	1-year
	Wisconsin	Monroe County	Wisconsin	% change
All Industries	\$ 33,423	\$ 26,885	80.4%	5.1%
Natural resources	\$ 25,723	\$ 25,780	100.2%	3.0%
Construction	\$ 40,228	\$ 31,261	77.7%	4.0%
Manufacturing	\$ 42,013	\$ 30,852	73.4%	8.7%
Trade, Transportation, Utilities	\$ 28,896	\$ 25,517	88.3%	2.2%
Information	\$ 39,175	suppressed	Not avail	Not avail.
Financial activities	\$ 42,946	\$ 26,254	61.1%	8.9%
Professional & Business Services	\$ 38,076	\$ 24,918	65.4%	60.3%
Education & Health	\$ 35,045	\$ 29,598	84.5%	1.4%
Leisure & Hospitality	\$ 12,002	\$ 9,347	77.9%	2.7%
Other services	\$ 19,710	\$ 15,441	78.3%	-1.4%
Public Administration	\$ 35,689	\$ 36,845	103.2%	5.5%

Source: WI DWD, Bureau of Workforce Information, Quarterly Census of Employment & Wages

in manufacturing earn the third highest average annual wage of \$30,852 that is only 73 percent of wages earned for similar work in the state.

Several factors influence average wages in industries including occupation composition (professional and technical jobs generally have higher wages than clerical and service occupations), job tenure (those with more seniority are paid more than new hires), average workweek (full or part-time), and seasonal and temporary employment.

2003 Employment and Wage Distribution by Industry in Monroe County



Source: WI DWD, Bureau of Workforce Information, Quarterly Census Employment and Wages, June 2004

Per Capita Personal Income

Per capita personal income (see glossary) increased 4.0 percent in Monroe County in 2002, faster than in the United States, Wisconsin and other non-metropolitan counties in the state. Even with the increase, the PCPI in the county is only 77 percent of PCPI in Wisconsin and 75 percent of the United States and ranks 56th highest out of 72 counties in the Wisconsin.

The greatest share of total personal income is net earnings from jobs, both those in and out of the county, self-employment and proprietorships. Not only are annual average wages lower than in Wisconsin but the share of total

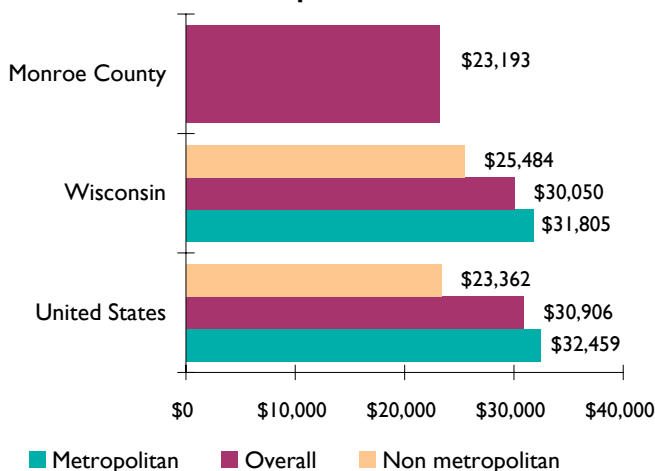
personal income from net earnings of 64 percent in Monroe County is below the 68 percent of both the state and nation. In contrast transfer payments comprise a much larger share. Both factors contribute to the lower PCPI in the county.

While PCPI is often used as a comparative income measure it should be remembered that population is also a key component. PCPI is the result of dividing total income by total population. Most income is earned by residents over 18 years old but the younger population is still included in the formula. Likewise, a retired population has a much lower earning capacity.

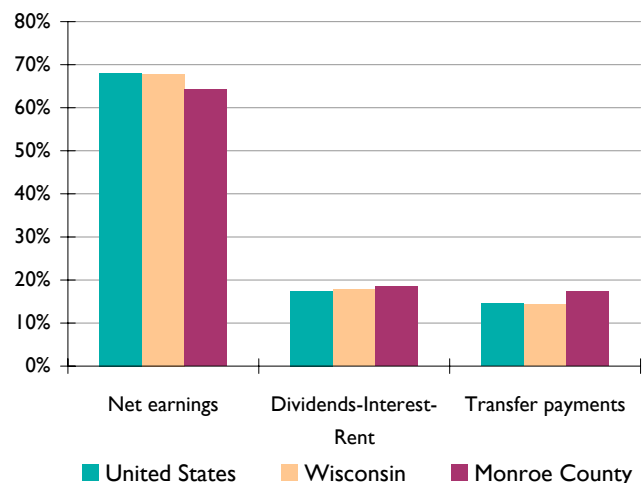
Per Capita Personal Income							Percent Change	
	1997	1998	1999	2000	2001	2002	1 year	5 year
United States	\$25,334	\$26,883	\$27,939	\$29,847	\$30,527	\$30,906	1.2%	22.0%
Wisconsin	\$24,514	\$26,175	\$27,135	\$28,573	\$29,361	\$30,050	2.3%	22.6%
Non-metropolitan WI	\$20,734	\$22,195	\$22,900	\$24,059	\$24,833	\$25,484	2.6%	22.9%
Monroe County	\$19,087	\$20,099	\$20,496	\$21,664	\$22,303	\$23,193	4.0%	21.5%
In current dollars (adjusted to U.S. CPI-U)								
United States	\$28,397	\$29,670	\$30,170	\$31,181	\$31,010	\$30,906	-0.3%	8.8%
Wisconsin	\$27,478	\$28,889	\$29,301	\$29,850	\$29,825	\$30,050	0.8%	9.4%
Non-metropolitan WI	\$23,240	\$24,497	\$24,728	\$25,135	\$25,226	\$25,484	1.0%	9.7%
Monroe County	\$21,394	\$22,183	\$22,132	\$22,633	\$22,656	\$23,193	2.4%	8.4%

Source: U.S. Dept. of Commerce, Bureau of Economic Analysis, May 2004

2002 Per Capita Personal Income



Components of Total Personal Income: 2002



Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Information System, May 2004

The county workforce profiles are produced annually by the Office of Economic Advisors in the Wisconsin Department of Workforce Development. The regional contact for additional labor market information is:

Bill Brockmiller
405 North 8th St.
La Crosse, WI 54601
Phone: 608-785-9337
email: William.Brockmiller@dwd.state.wi.us

Metropolitan Statistical Area (MSA) - A single county or group of counties that include at least one urbanized area with a minimum population of 50,000. Multiple-county MSAs have a central county or counties, which have a high degree of social and economic integration with the other member counties as measured by commuting data.

Non-metropolitan county - Any county that is not a member of a metropolitan statistical area.

Net Migration - One of two components of population change. It is the net result of individuals who either moved into or out of an area.

Natural Change - One of two components of population change. It is the result of the number of births minus the number of deaths in an area over a period of time. A natural increase indicates there were more births than deaths. A natural decrease indicates there were more deaths than births.

Employed - Persons 16 years of age or older, who worked as paid employees, or worked in their own business, profession or farm, or worked 15 hours or more as unpaid workers in a family-operated enterprise. Includes those temporarily absent from their jobs due to illness, bad weather, vacation, childcare problems, labor dispute, maternity or paternity leave, or other family or personal obligations.

Unemployed - Persons 16 years of age or older with no employment, who were available for work and made efforts to find employment sometime during the previous 4-week period ending with the monthly reference week. Persons who were awaiting recall to a job did not need to look for work to be classified as unemployed.

Labor Force - The sum of the employed and unemployed, whom are at least 16 years of age and older.

Unemployment Rate - The number of unemployed divided by the labor force. It is expressed as a percentage of the labor force.

Labor Force Participation Rate (LFPR) - The labor force divided by the total population aged 16 years and older. It is expressed as a percentage of the population aged 16 years and older.

Suppressed - Data is withheld or suppressed if it does not meet certain criteria. If an industry in a county has fewer than three employers or if a single employer employs 80% or more that industry's total employment in that county then the data are suppressed. These criteria were established to maintain the confidential reporting of payroll and employment by employers.

Total Personal Income - The aggregate income of an area received by all persons from all sources. It is calculated as the sum of wage and salary disbursements (less contributions for government social insurance), supplements to wages and salaries, proprietors' income with inventory valuation and capital consumption adjustments, rental income of persons with capital consumption adjustment, personal dividend income, personal interest income, and personal current transfer receipts that include retirement and veteran's benefits, government paid medical reimbursements, and income maintenance program payments.

Per Capita Personal Income (PCPI) - Total personal income divided by the total population.

Current Dollars - Phrase used to express historical dollar values in terms of their current purchasing power via inflation adjustment.

CPI-U - Consumer Price Index for all urban consumers, the most commonly used measure of inflation in the United States.